

FIGURE 1A
Payment Processing RFID System
 (user record number on RFID card)
 (data comparison in POS processor)

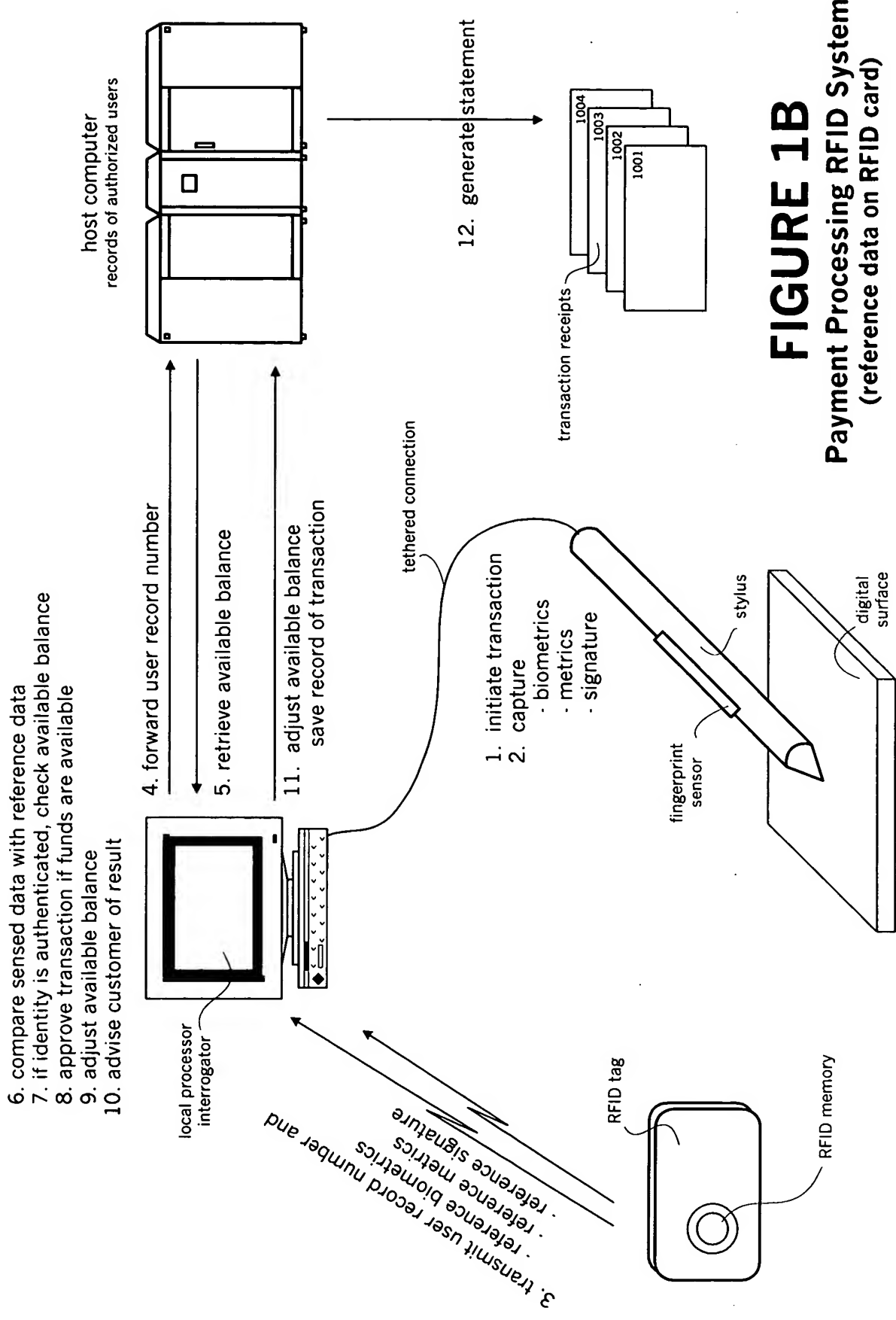


FIGURE 1B
Payment Processing RFID System
(reference data on RFID card)

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3. swipe card
4. receive captured data from cardreader
6. compare sensed data with reference data
7. if identity is authenticated, check available balance
8. approve transaction if funds are available
9. adjust available balance on card
10. advise customer of result

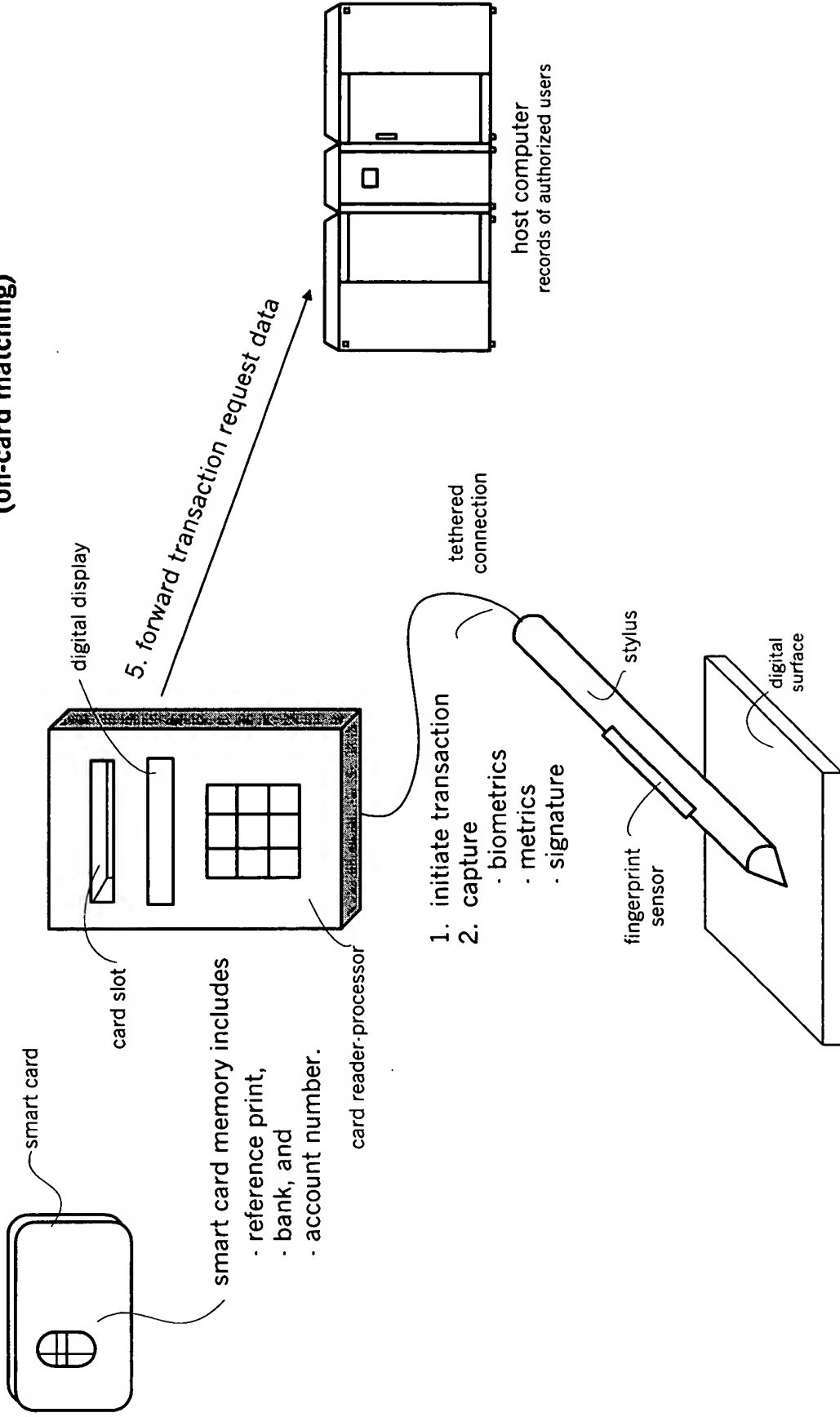


FIGURE 1C
Payment Processing Smart Card System
 (on-card matching)

5. retrieve reference biometrics, metrics, signature
6. compare sensed data with reference data
7. if identity is authenticated, check available balance
8. approve transaction if funds are available
9. adjust available balance
10. preserve record of transaction

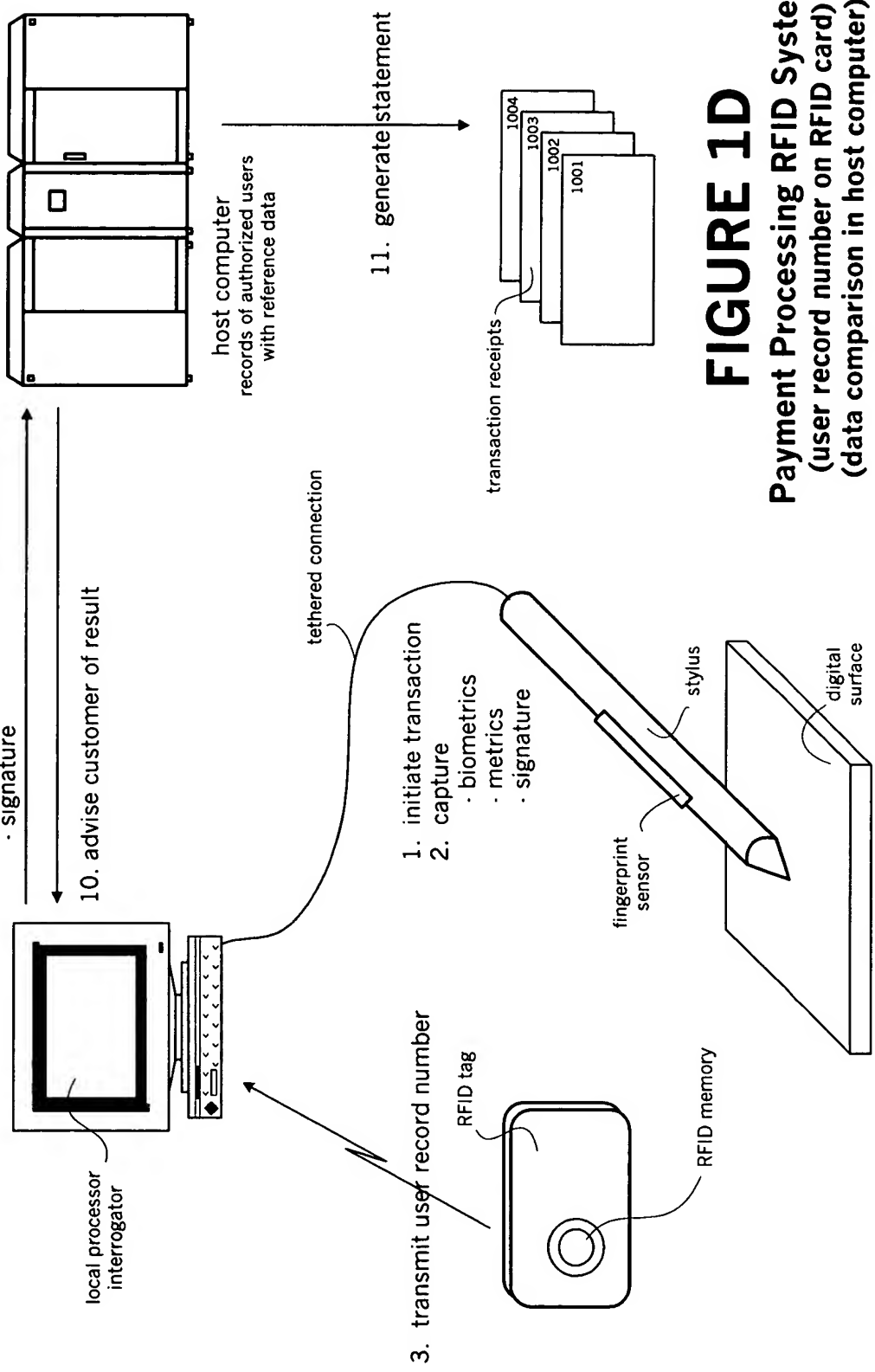


FIGURE 1D
Payment Processing RFID System
 (user record number on RFID card)
 (data comparison in host computer)

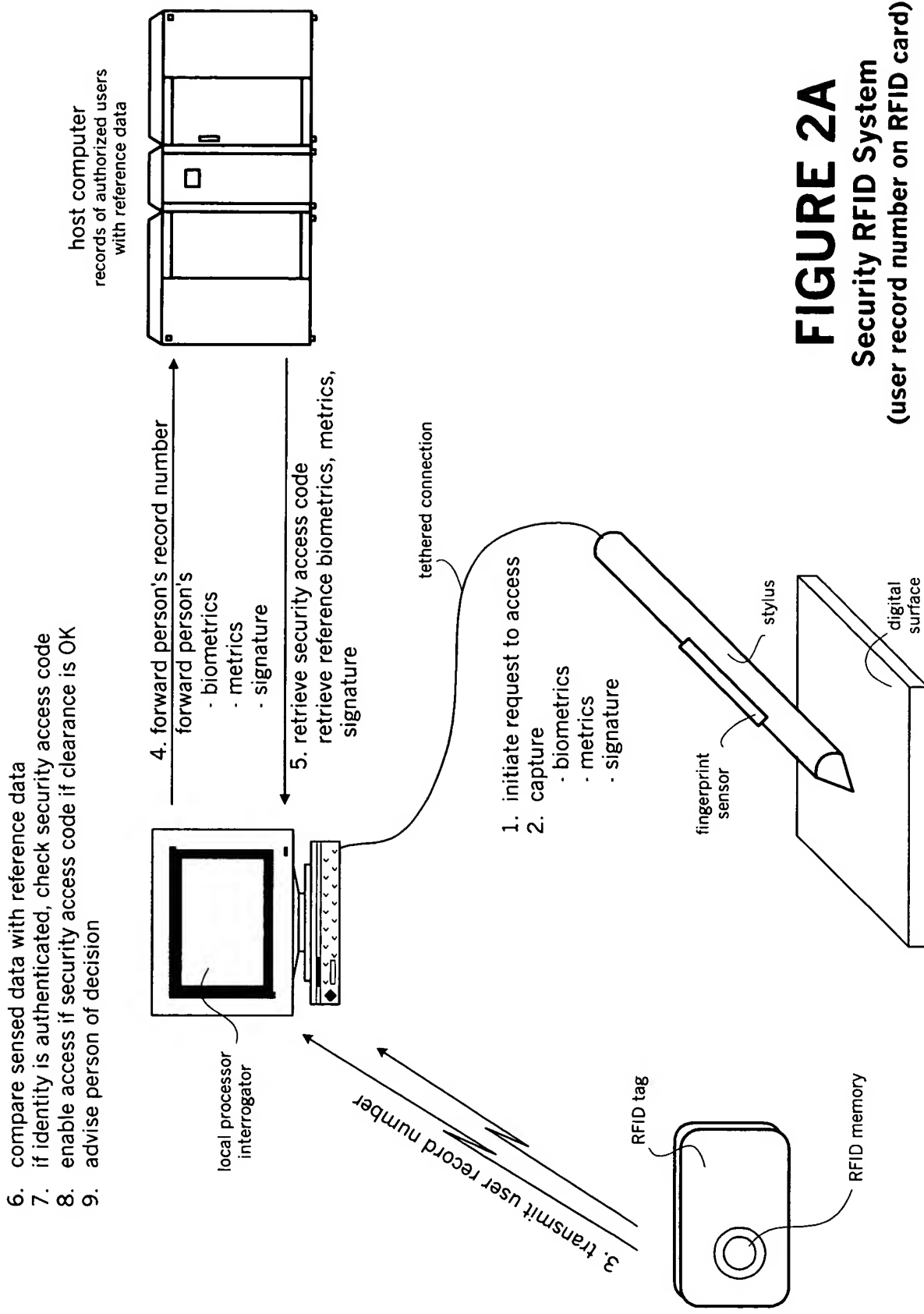


FIGURE 2A
Security RFID System
 (user record number on RFID card)

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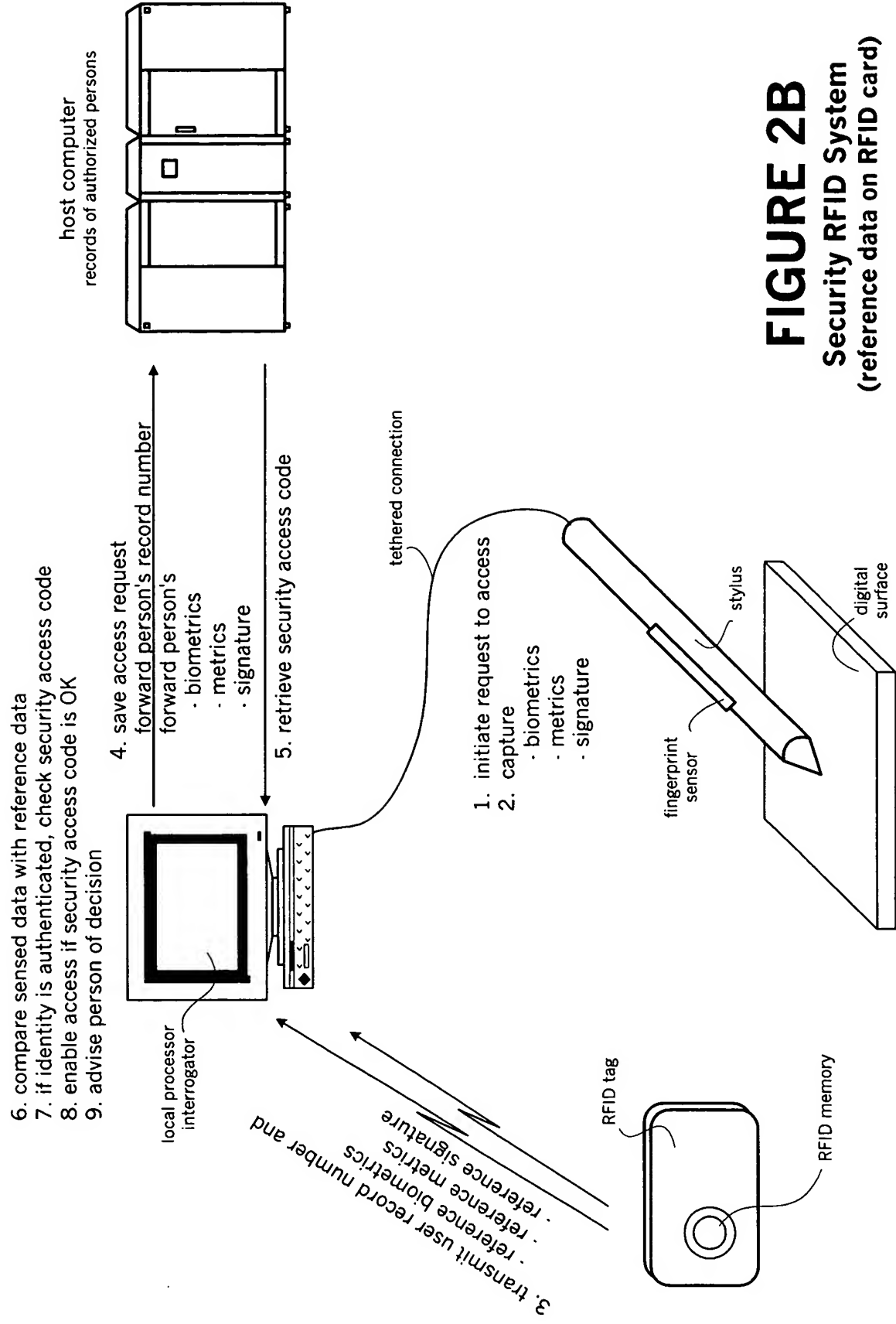
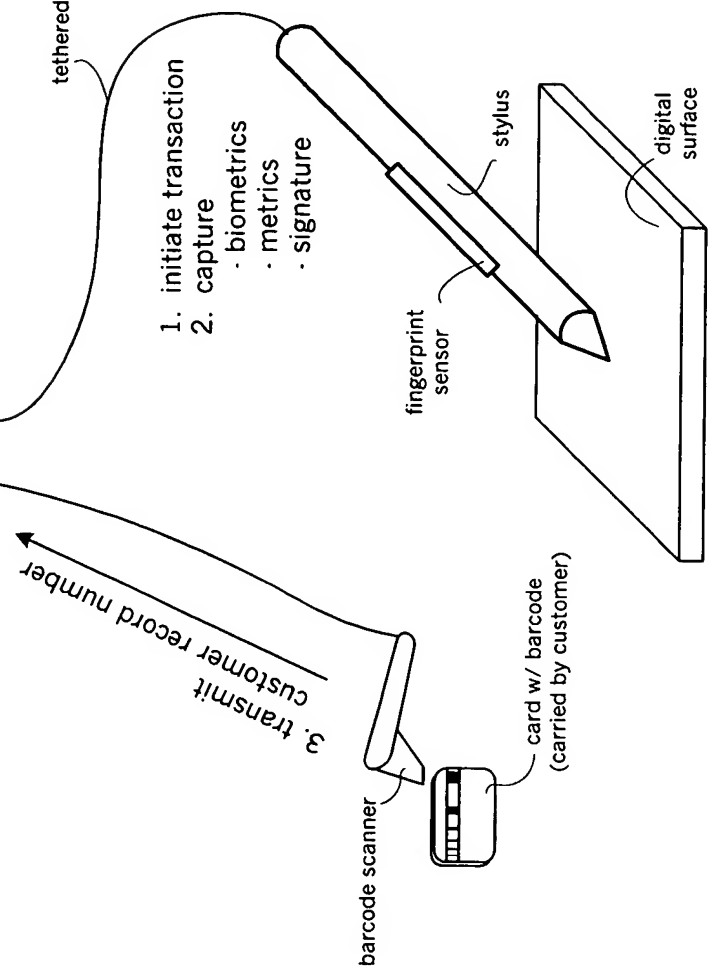
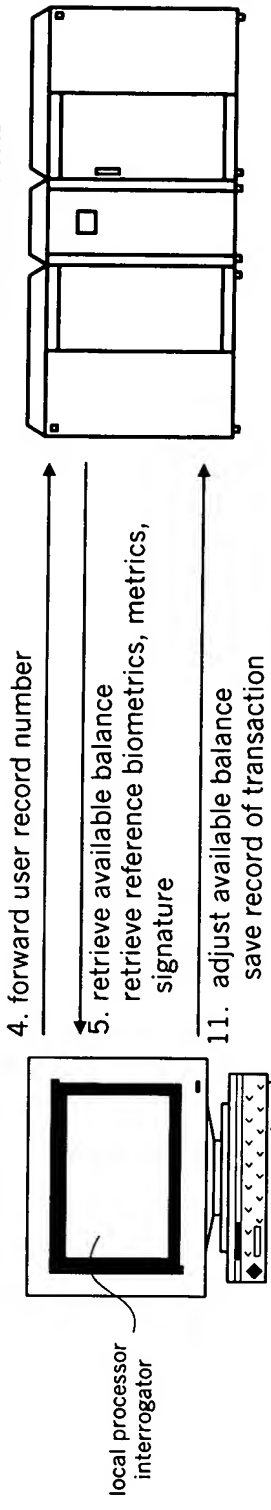


FIGURE 2B
 Security RFID System
 (reference data on RFID card)

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6. compare sensed data with reference data
7. if identity is authenticated, check available balance
8. approve transaction if funds are available
9. adjust available balance
10. advise customer of result



12. generate statement

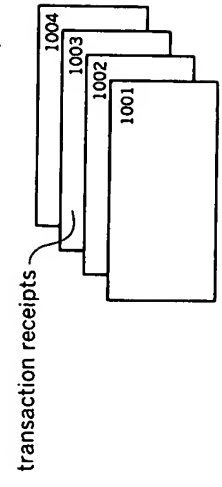
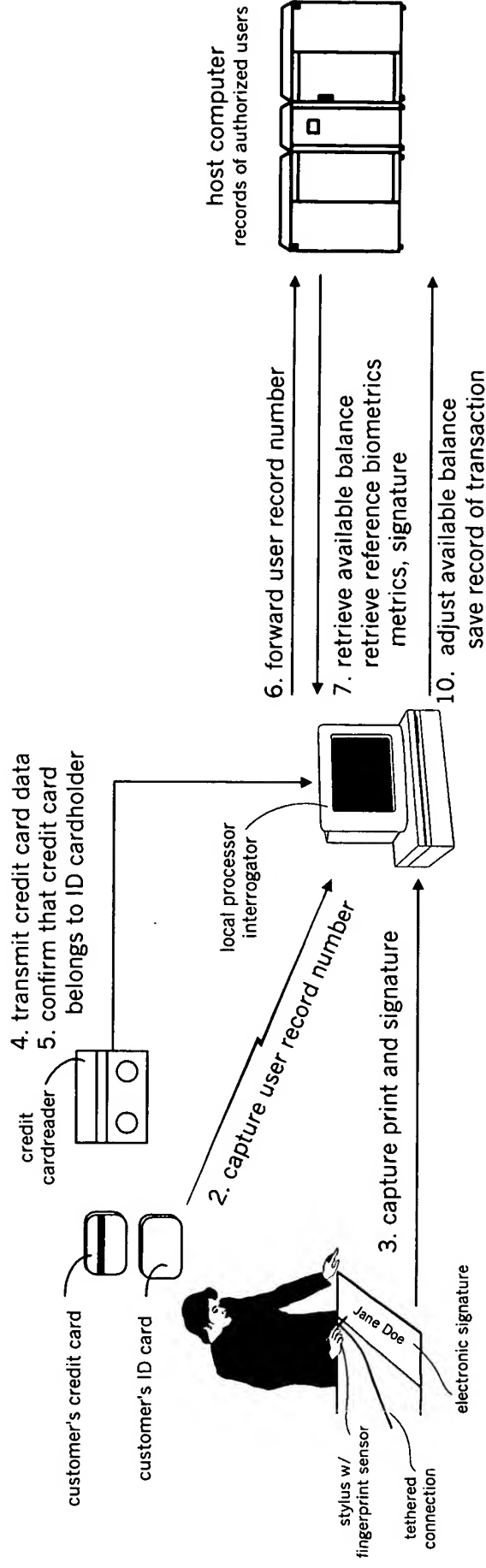


FIGURE 3
Payment Processing BarcodeSystem
(user record number in barcode)

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FIGURE 4

POS Payment Transaction System
authentication w/ ID card
payment w/ credit card
(customer records in host computer)



1. initiate transaction

- 8. confirm that sensed print matches reference print
- 9. enable transaction if sufficient funds are available

POS TERMINAL

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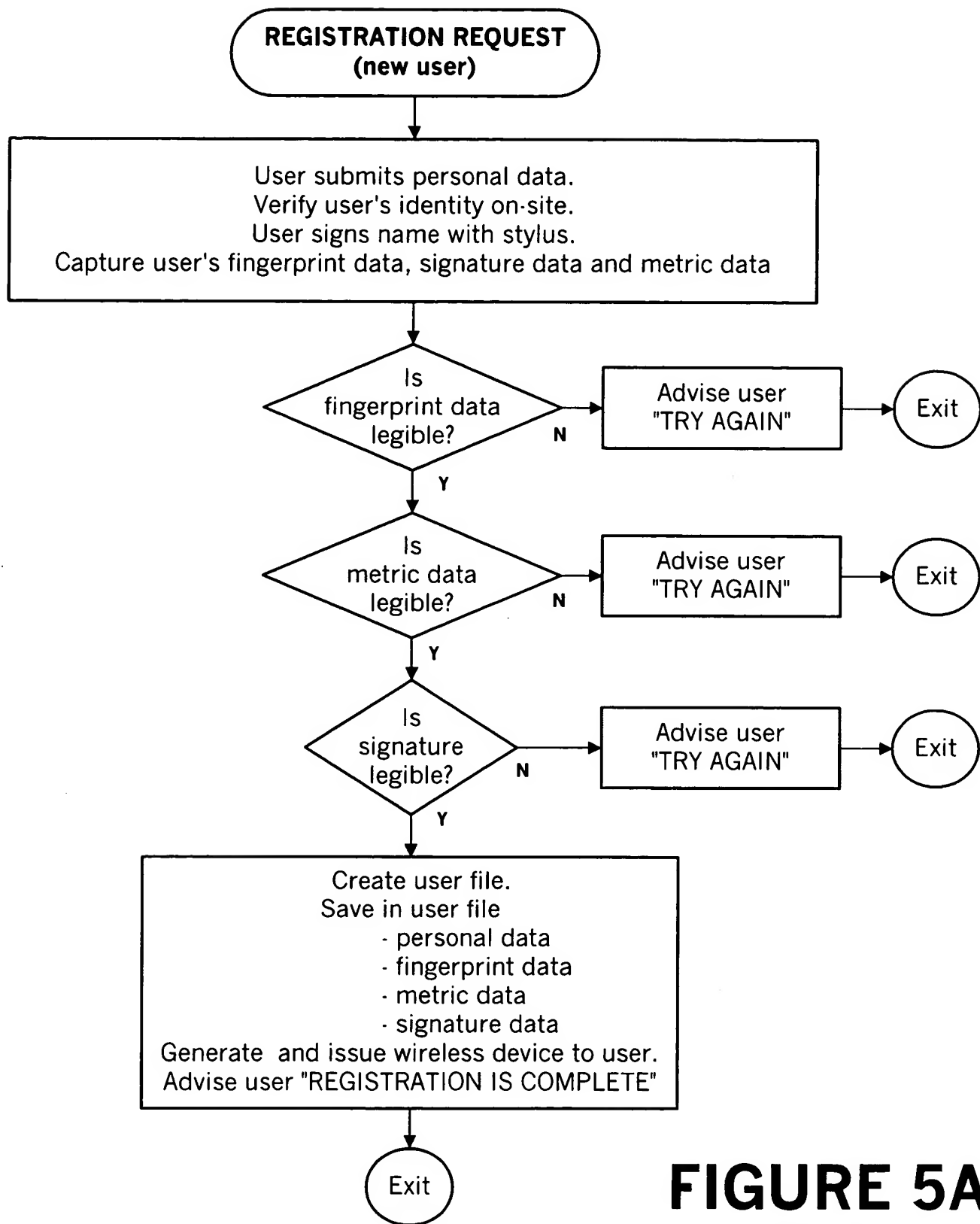


FIGURE 5A
NEW USER

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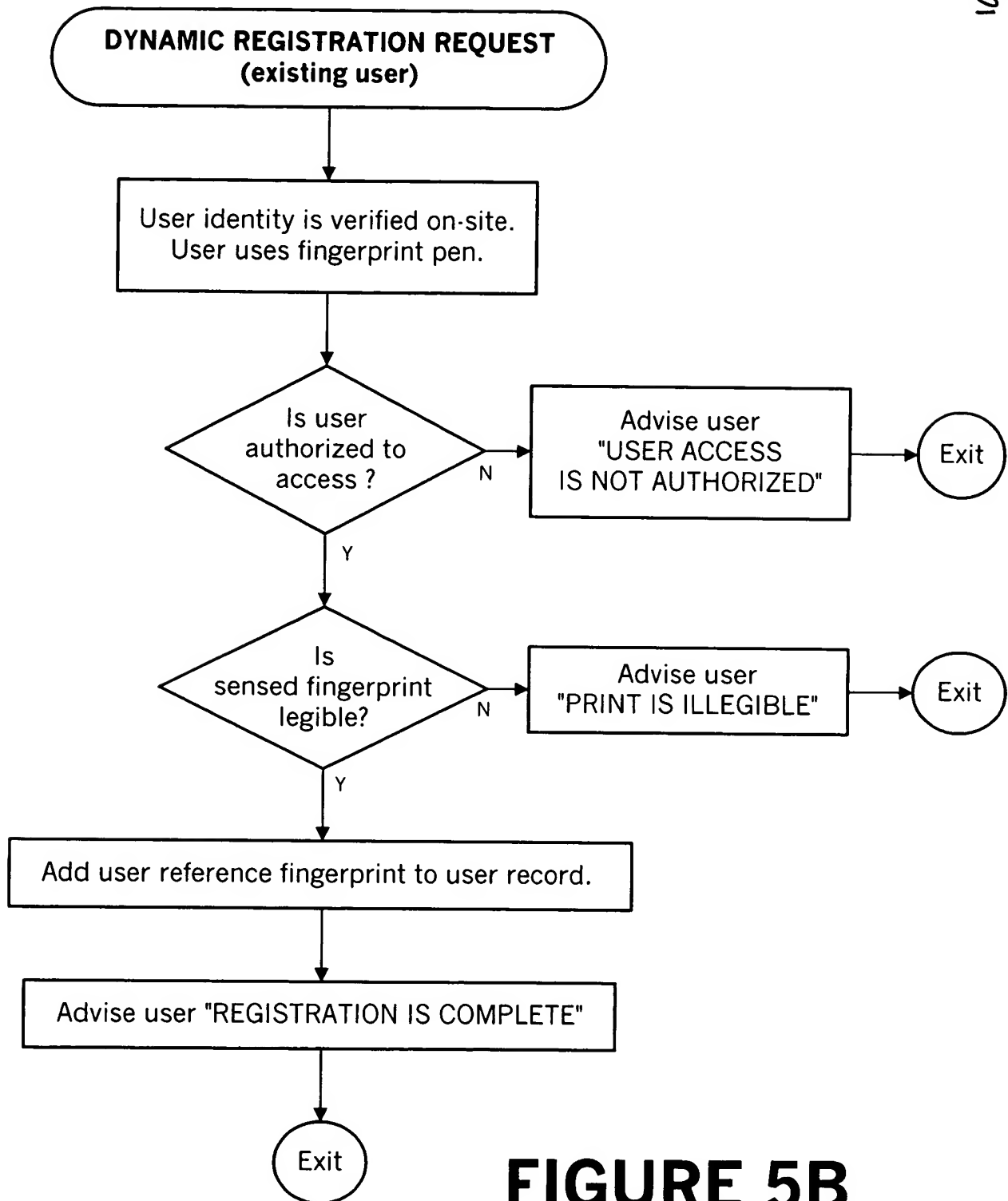


FIGURE 5B
DYNAMIC REGISTRATION REQUEST
(existing user)

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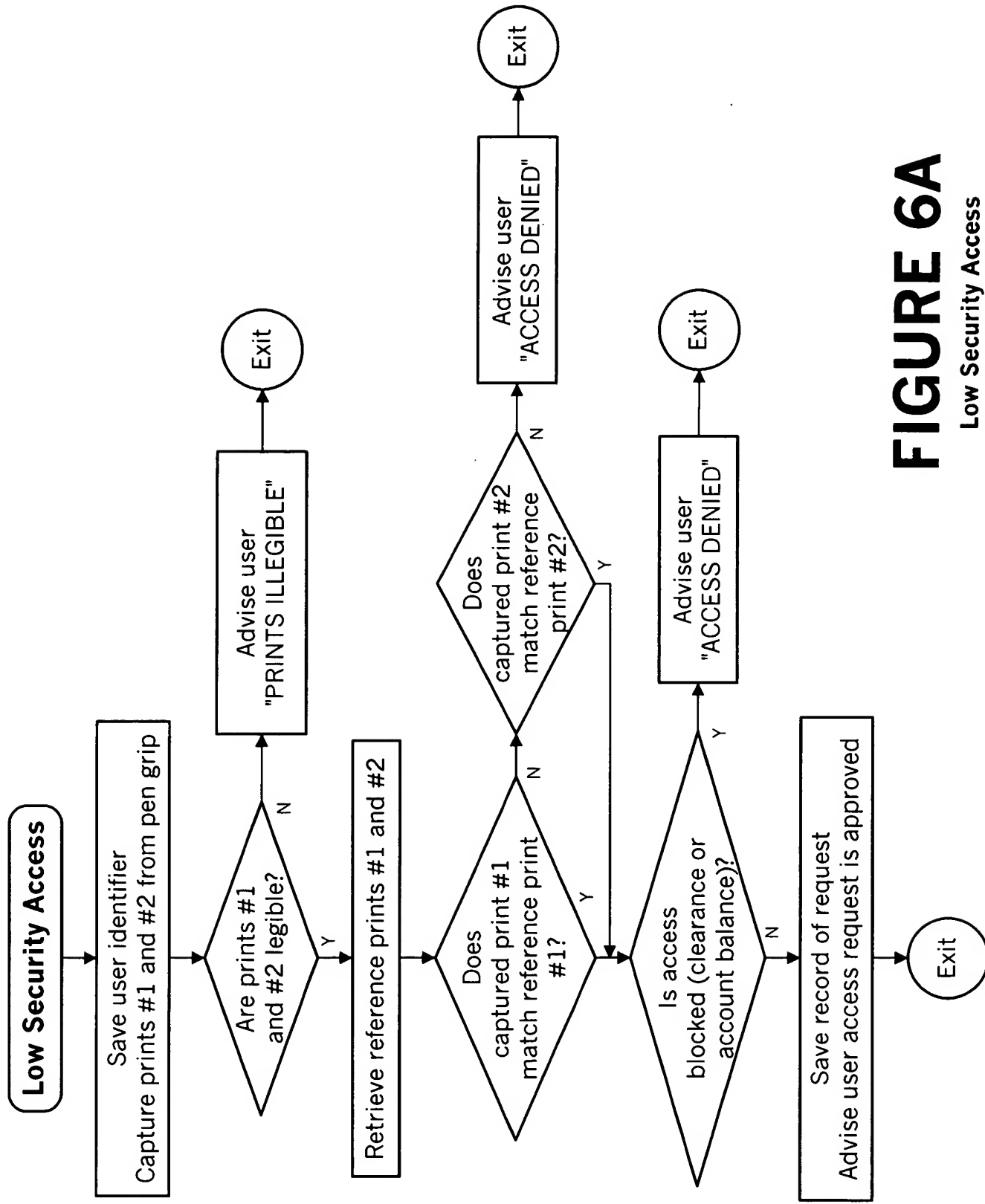


FIGURE 6A

Low Security Access

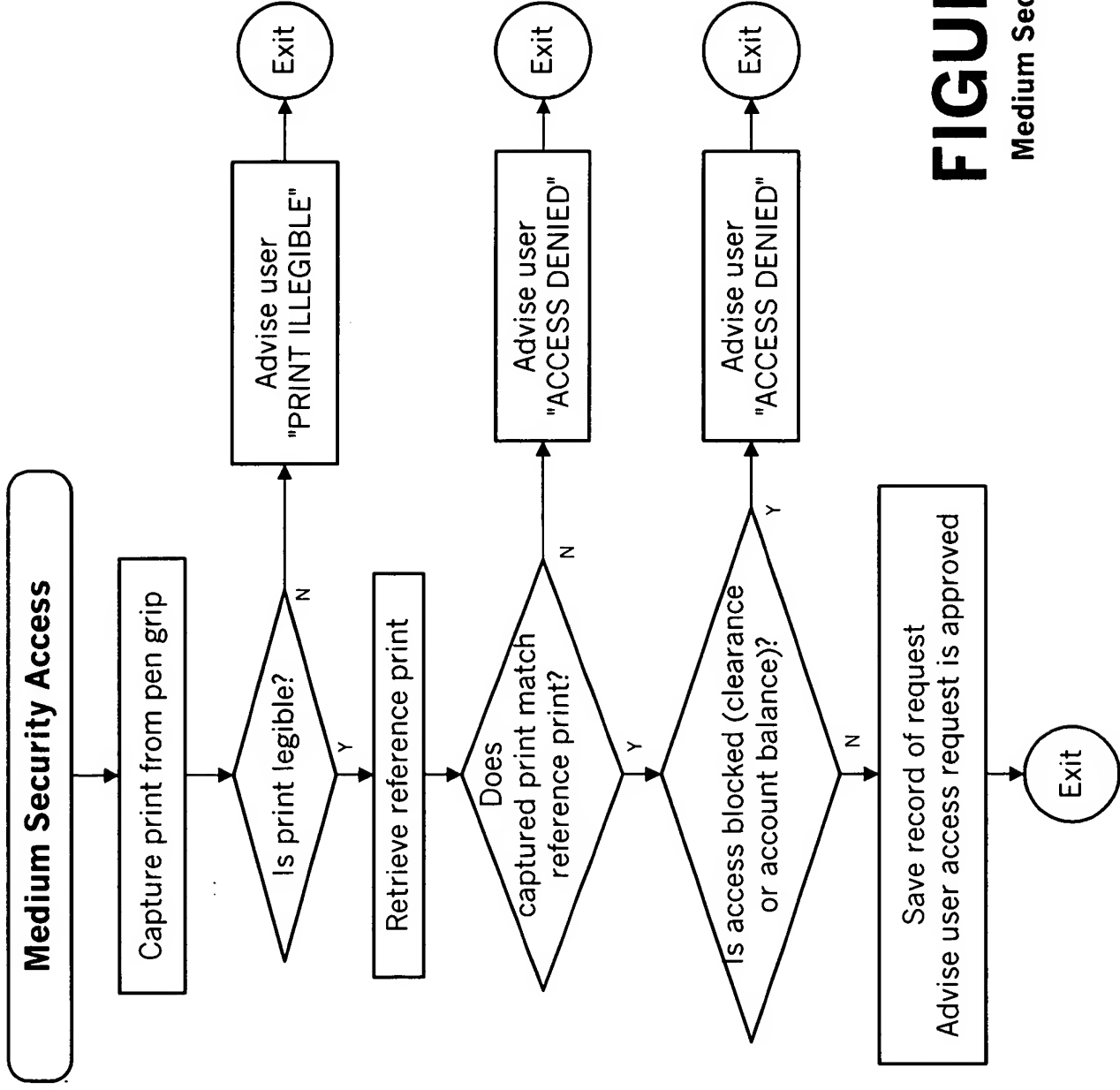


FIGURE 6B
Medium Security Access

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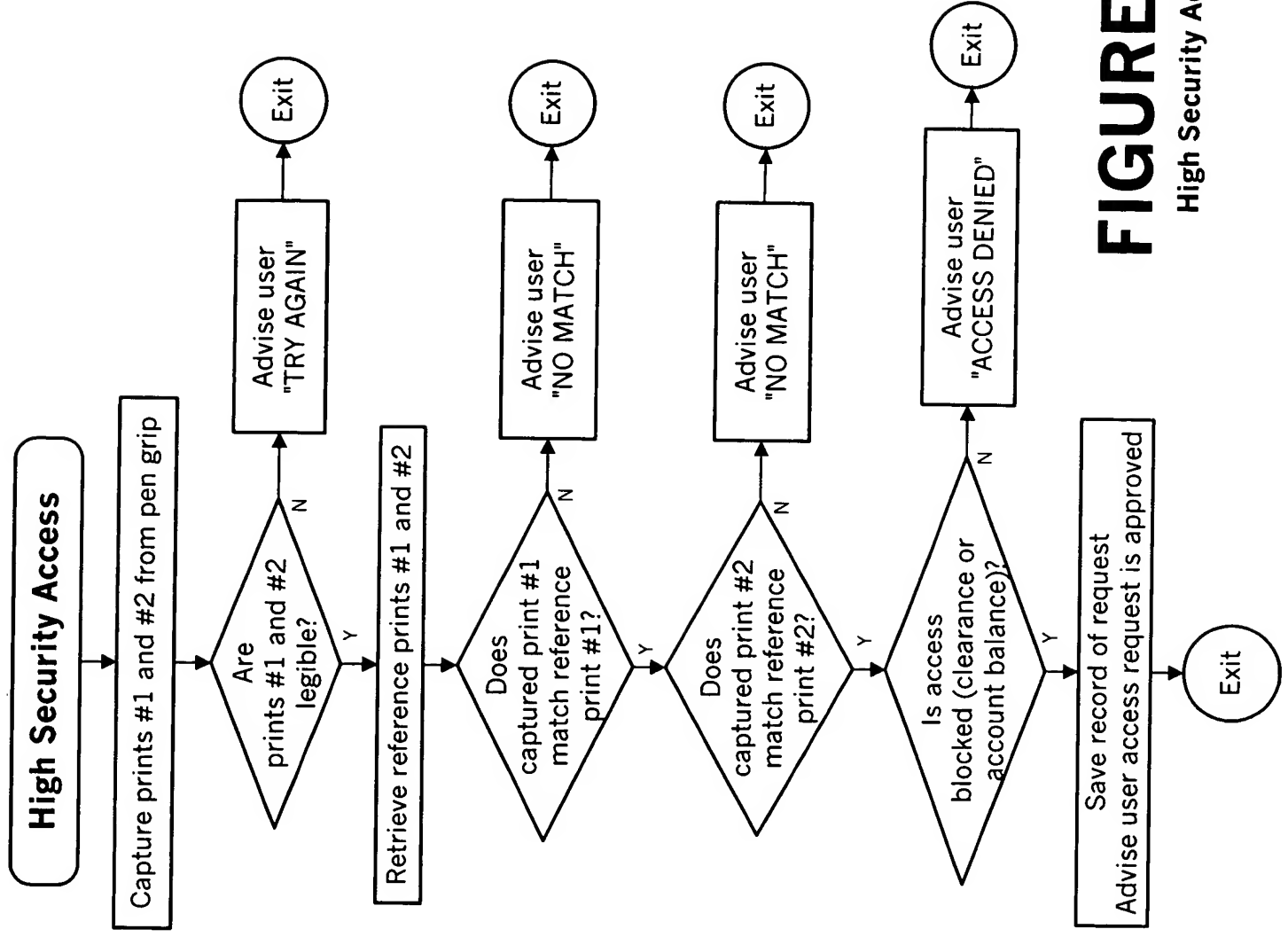


FIGURE 6C

High Security Access

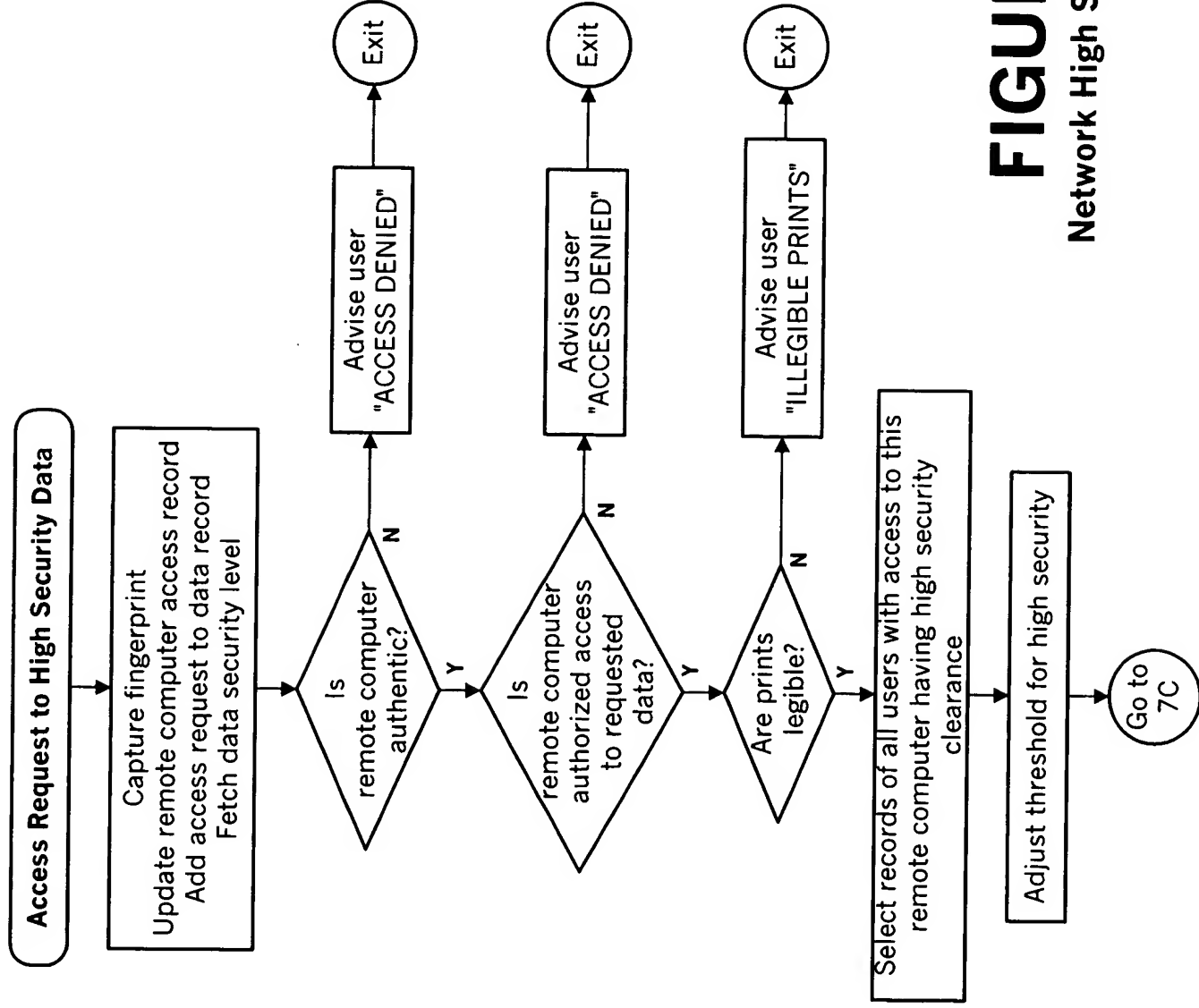
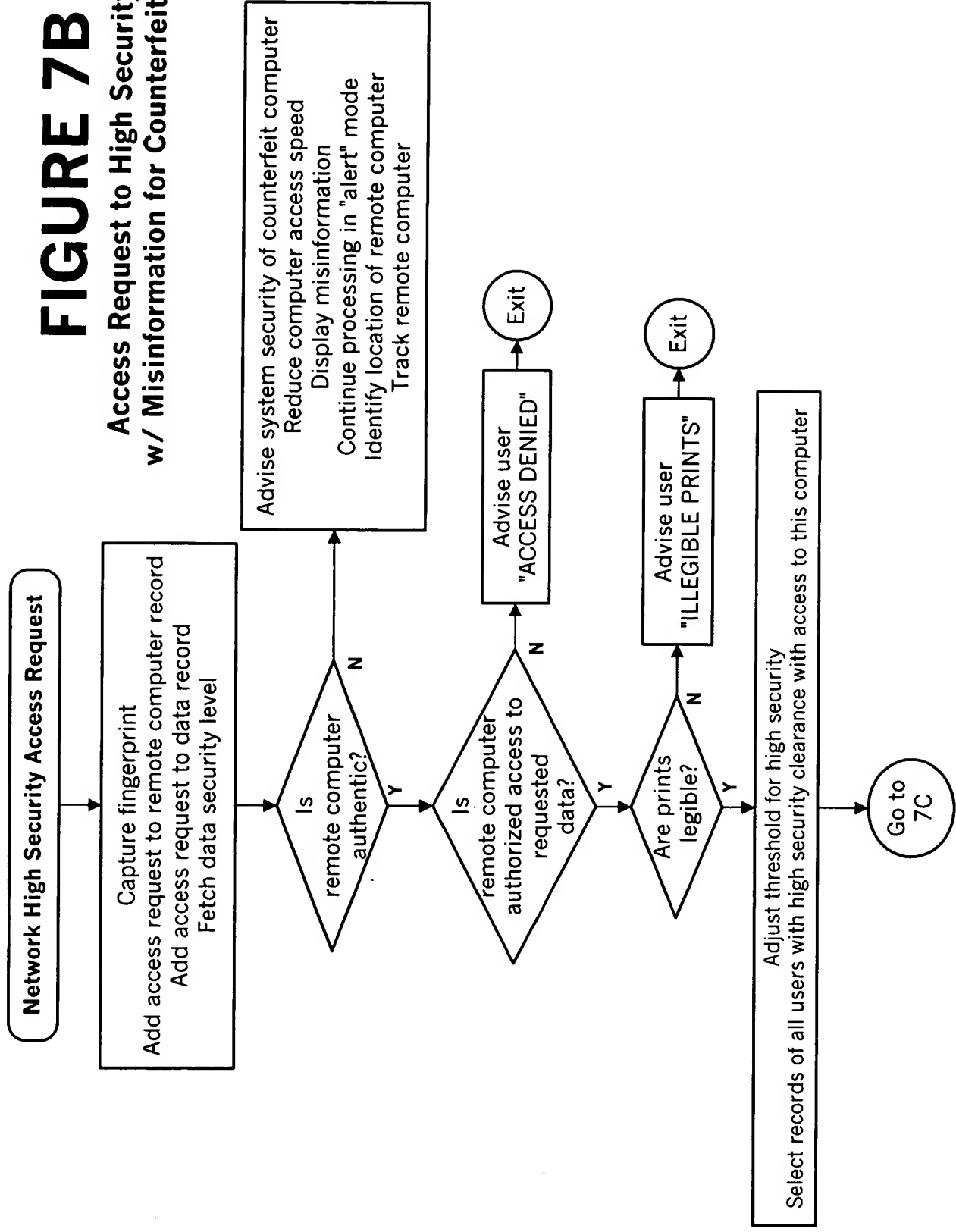


FIGURE 7A

Network High Security Request

FIGURE 7B

Access Request to High Security Data
w/ Misinformation for Counterfeit Remote

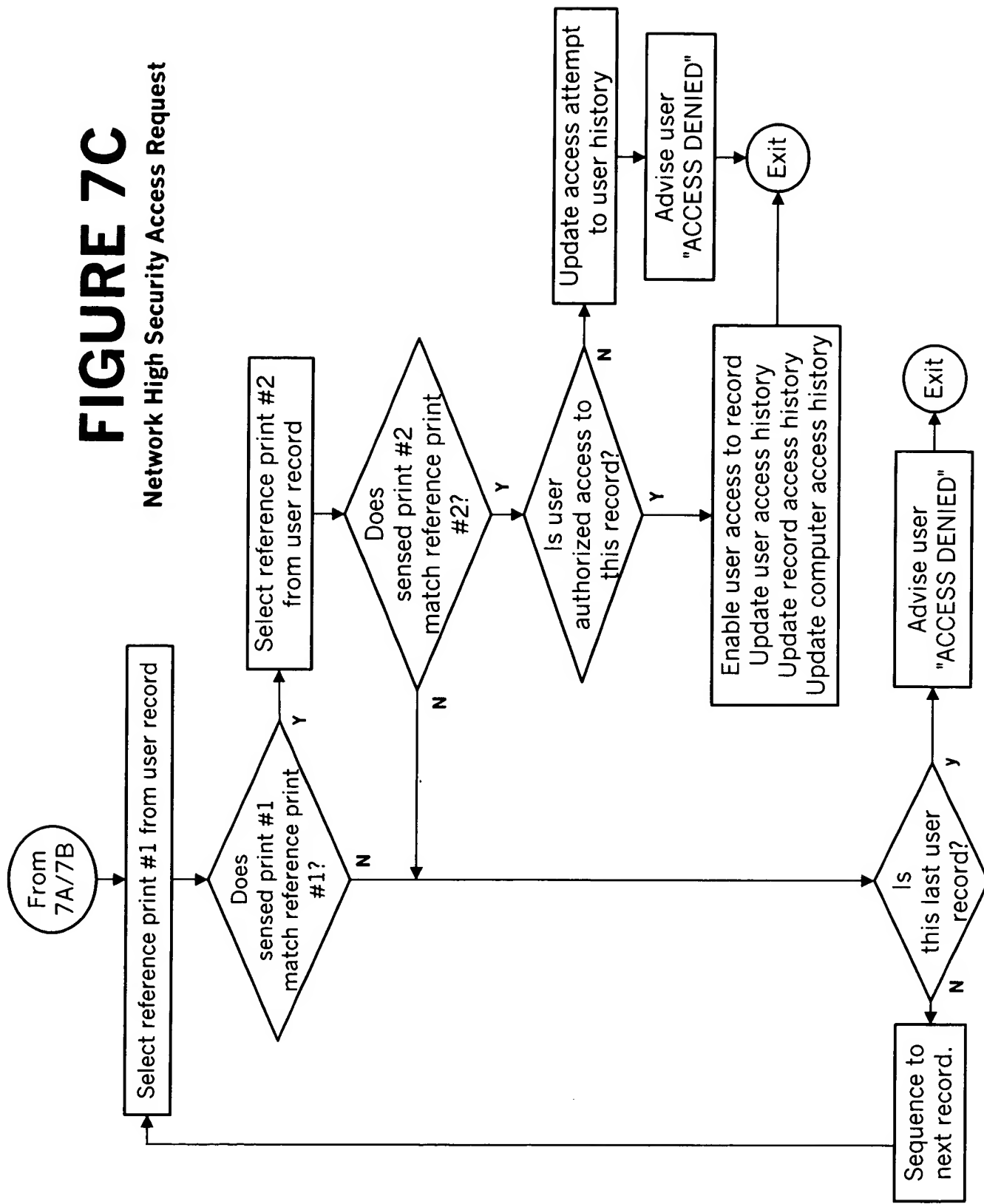


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FIGURE 7C

Network High Security Access Request



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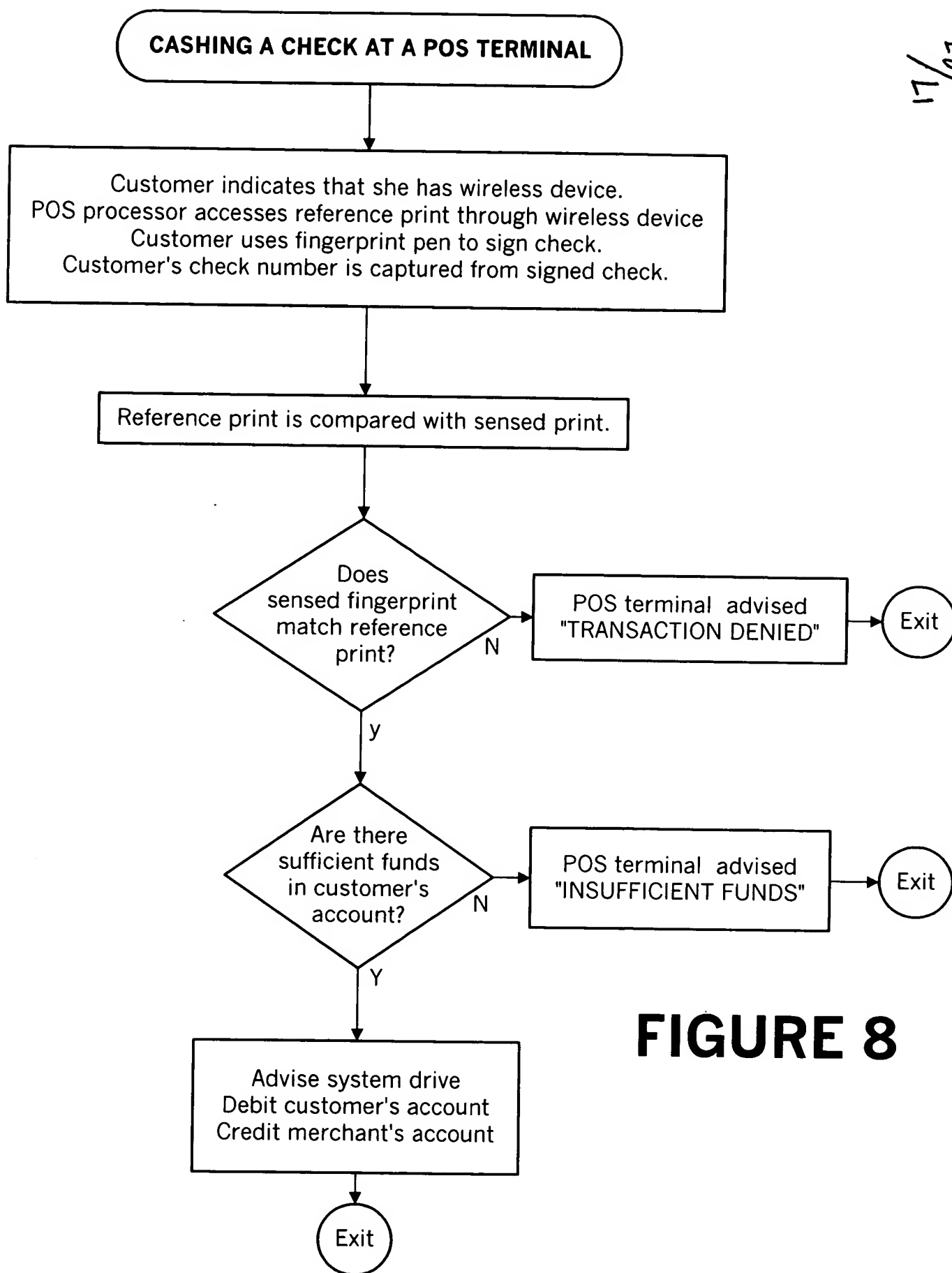
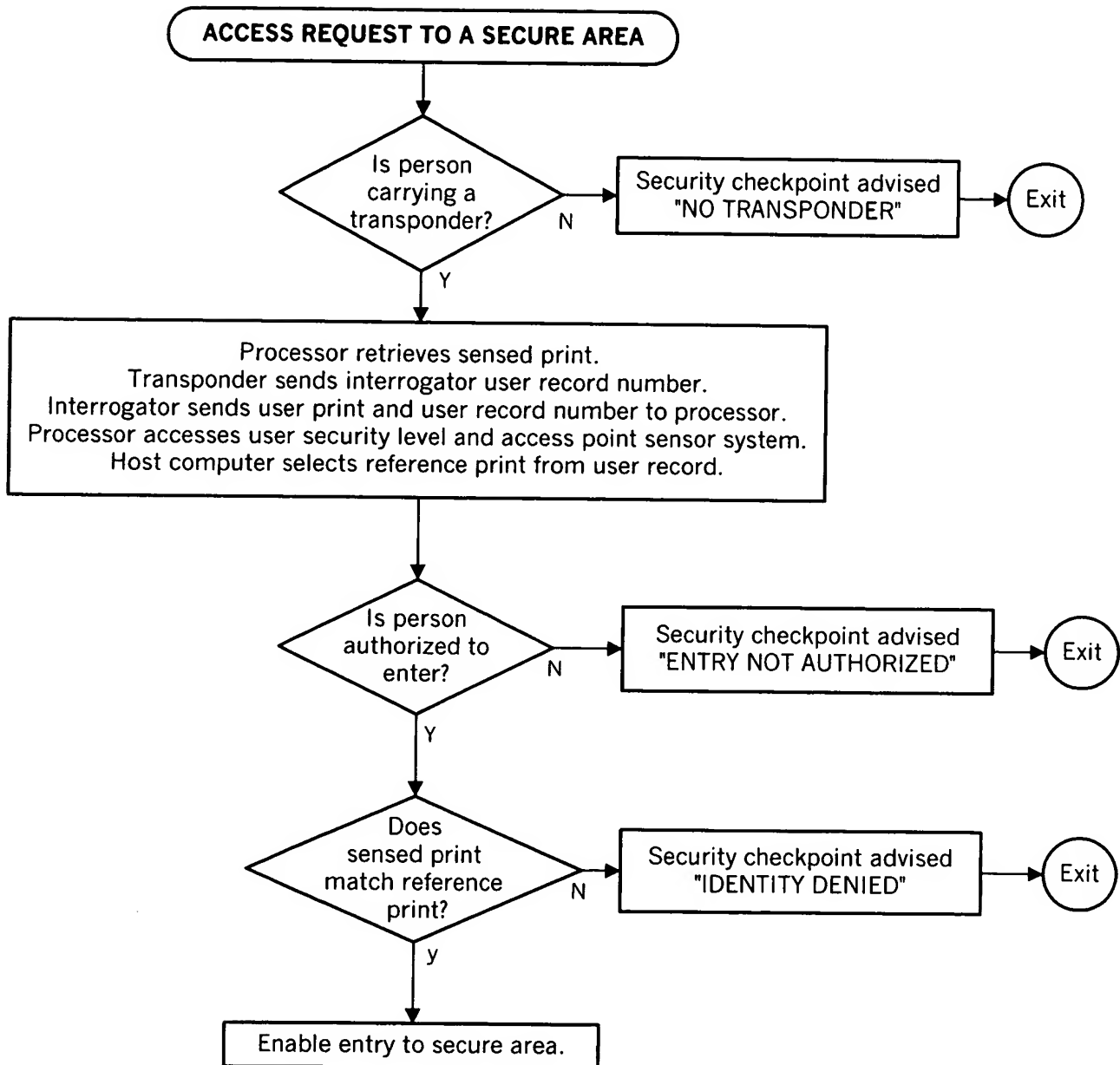


FIGURE 8

FIGURE 9

access request
one reference print

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CUSTOMER RECORD NO.
CUSTOMER'S BANK
ACCOUNT NO.
ACCOUNT BALANCE
REFERENCE PRINT
REFERENCE SIGNATURE

FIGURE 10A

RFID MEMORY
W/ REFERENCE DATA IN TRANSPONDER

CUSTOMER RECORD NO.
CUSTOMER'S BANK
ACCOUNT NUMBER
ACCOUNT BALANCE
REFERENCE SIGNATURE

FIGURE 11A

CUSTOMER DATABASE RECORD
W/ REFERENCE DATA IN TRANSPONDER

CUSTOMER RECORD NO.
CUSTOMER'S BANK

FIGURE 10B

RFID MEMORY
W/ REFERENCE DATA IN CUSTOMER RECORD

CUSTOMER RECORD NO.
CUSTOMER'S BANK
ACCOUNT NO.
ACCOUNT BALANCE
REFERENCE PRINT
REFERENCE SIGNATURE

FIGURE 11B

CUSTOMER DATABASE RECORD
W/ REFERENCE DATA IN RECORD

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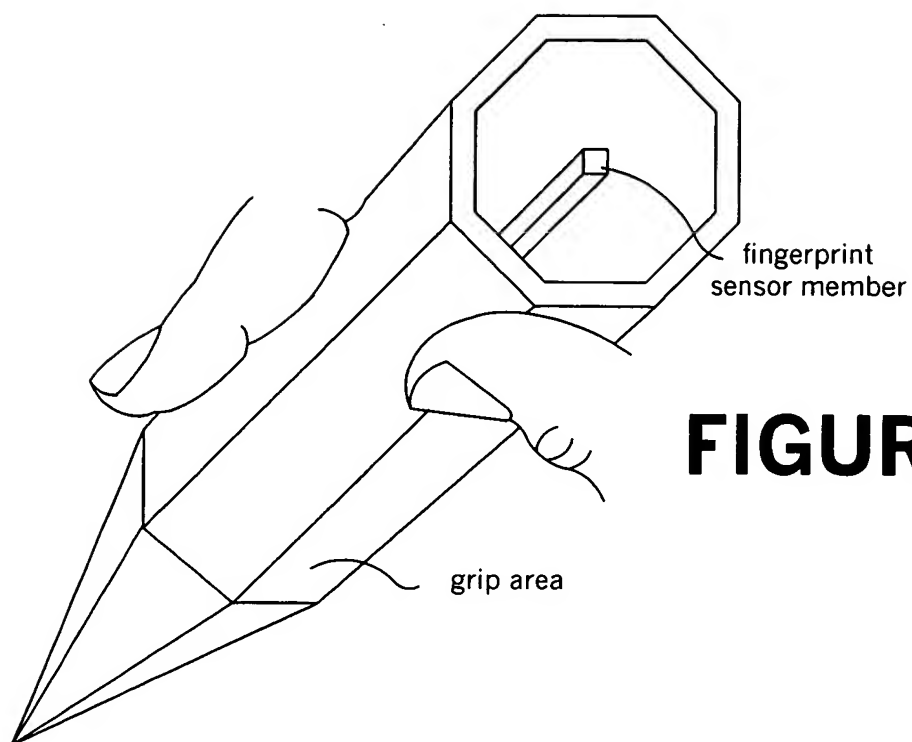


FIGURE 12A

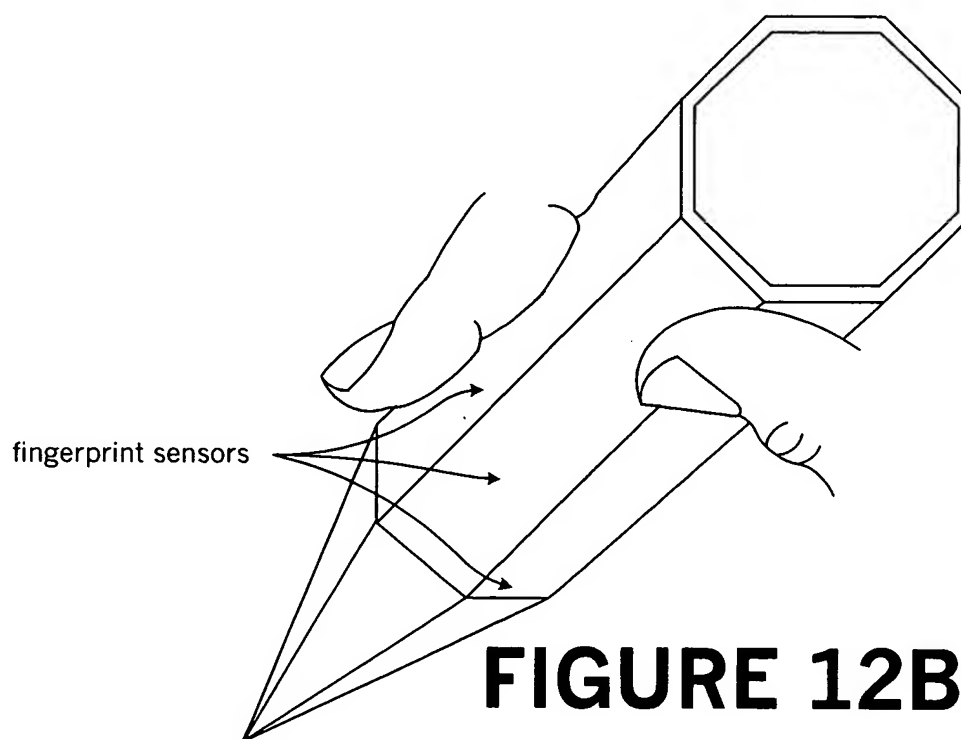


FIGURE 12B

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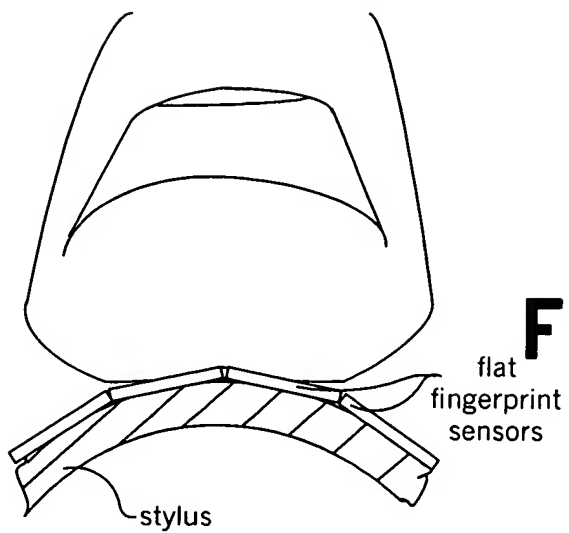


FIGURE 13A

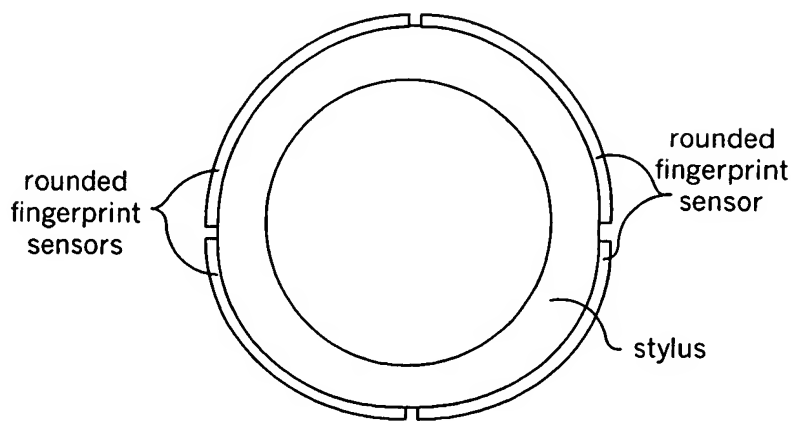


FIGURE 13B

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USER RECORD NUMBER
USER NAME
USER ADDRESS
USER SECURITY CLEARANCE LEVEL
REFERENCE PRINT USER REFERENCE THUMB PRINTS - RIGHT
REFERENCE PRINT USER INDEX FINGER - RIGHT
REFERENCE PRINT PRINT OF USER HAND GEOMETRY - RIGHT
REFERENCE PRINT OF USER FACIAL GEOMETRY

FIGURE 14A
USER RECORD

SAFETY DEPOSIT BOXES
TELLER WINDOW A
TELLER WINDOW B
TELLER WINDOW C
PERSONNEL RECORDS
EMPLOYEE EMAIL
WORKING HOURS BUILDING ACCESS
OFF-HOUR BUILDING ACCESS
PARKING LOT ACCESS
BANK SAFE
CORPORATE PAPERS
PENDING LITIGATION

FIGURE 14B
SECURITY ACCESS SITES

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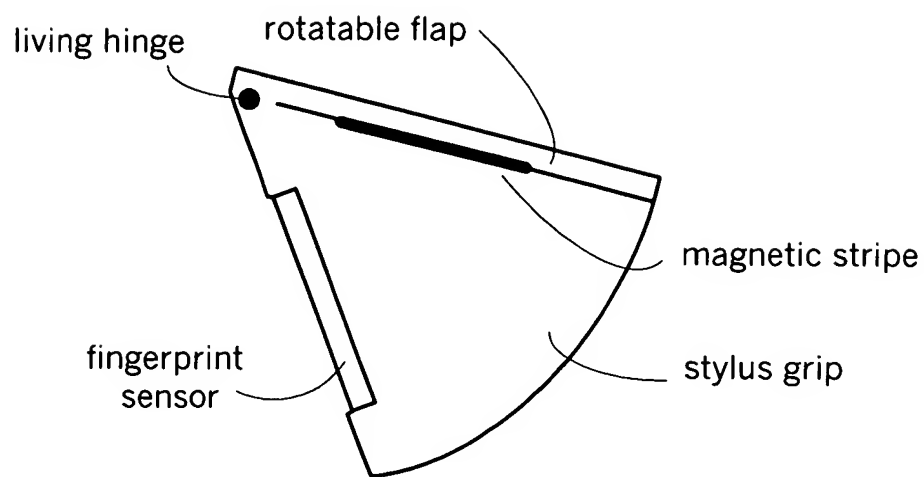


FIGURE 15A

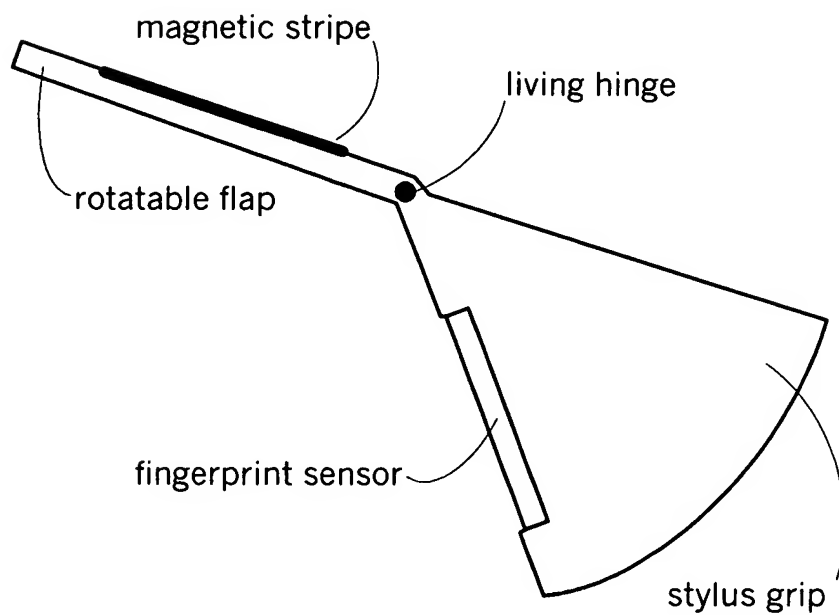


FIGURE 15B

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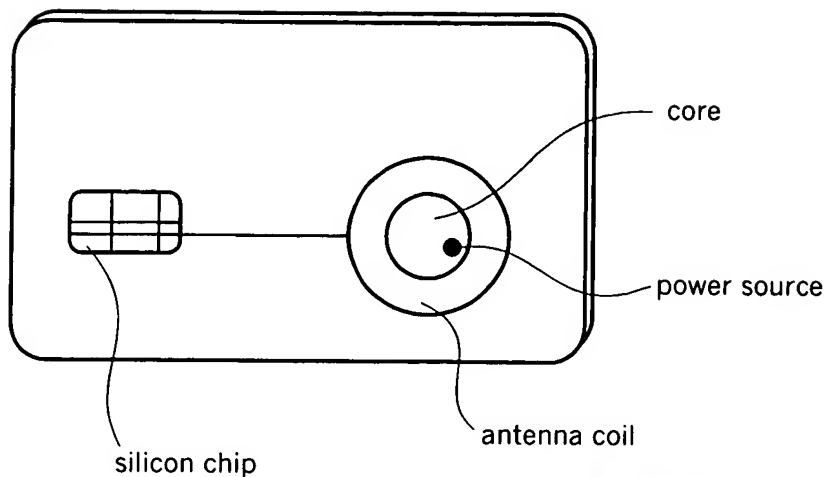


FIGURE 16A

ID CARD W/ TRANSPONDER

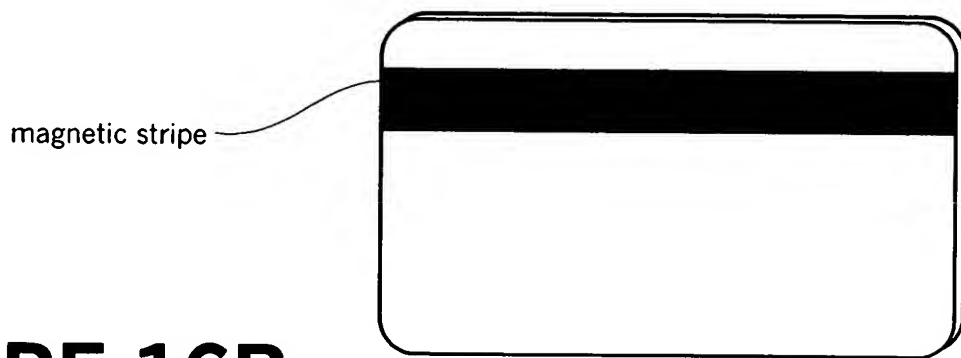


FIGURE 16B

ID CARD w/ MAGNETIC STRIPE

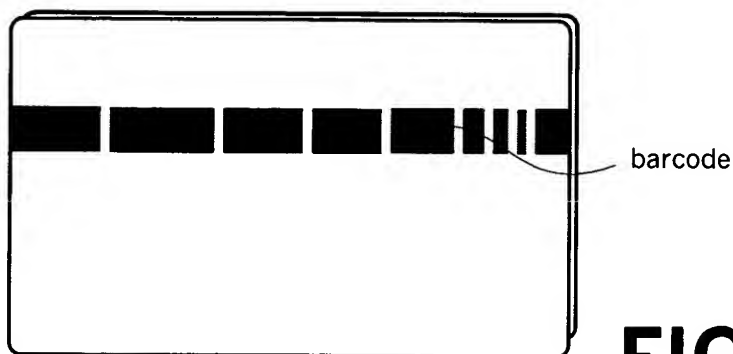


FIGURE 16C

ID CARD W/ BARCODE

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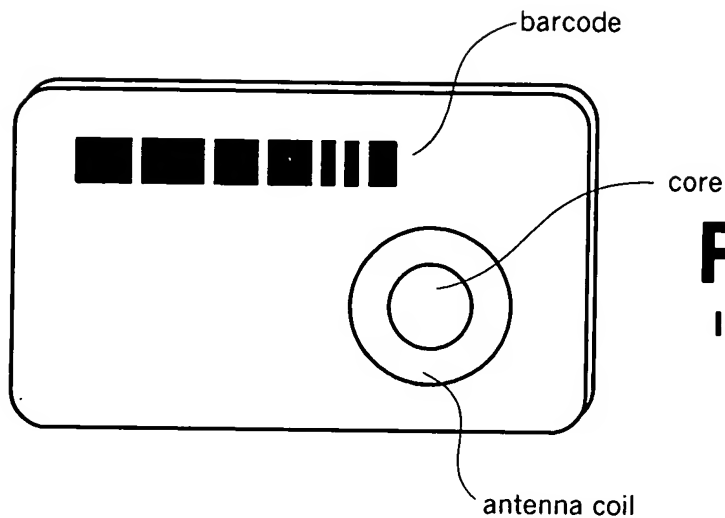


FIGURE 16D
ID CARD W/ TRANSPONDER
AND BARCODE

FIGURE 16E
ID CARD w/ MAGNETIC STRIPE
TRANSPONDER AND BARCODE

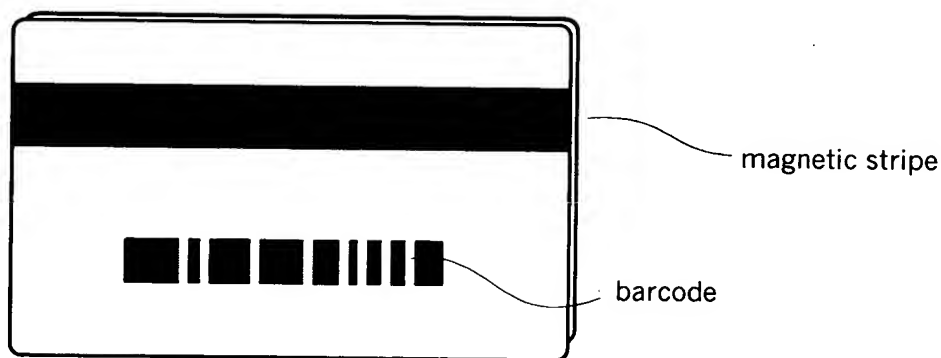
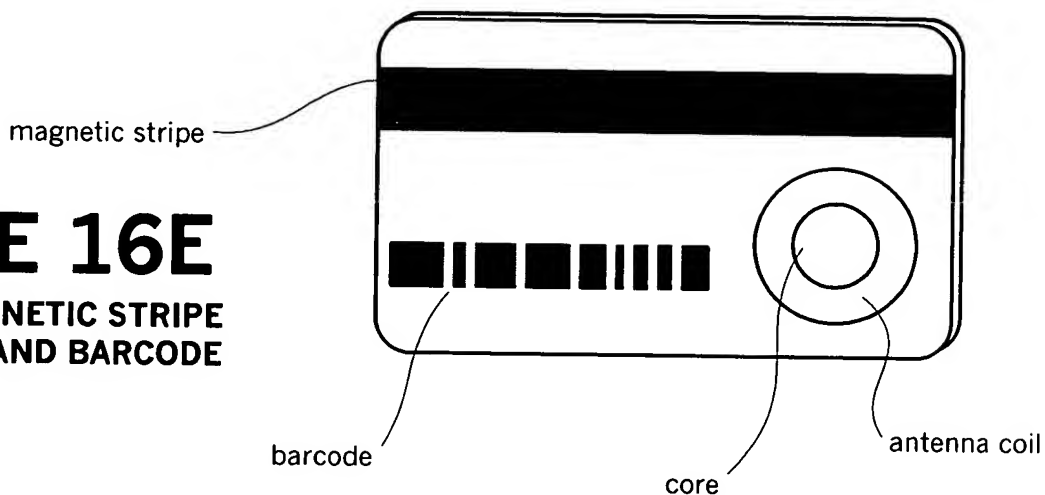


FIGURE 16F
ID CARD W/ MAGNETIC STRIPE AND
BARCODE

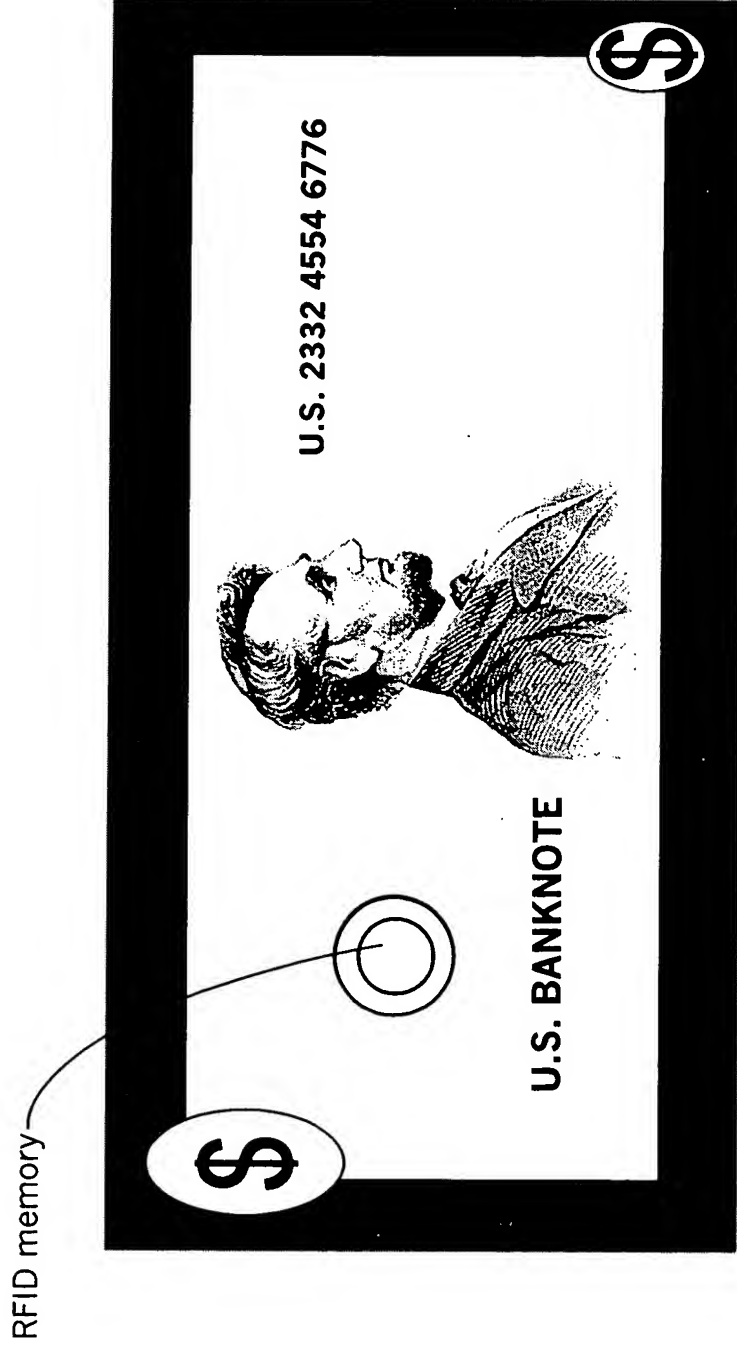


FIGURE 17
commercial paper w/ RFID element

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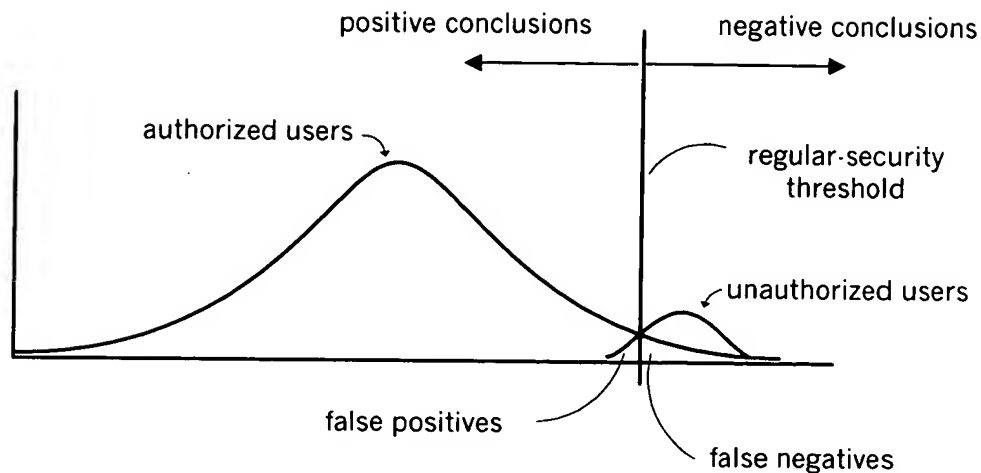


FIGURE 18A
REGULAR SECURITY

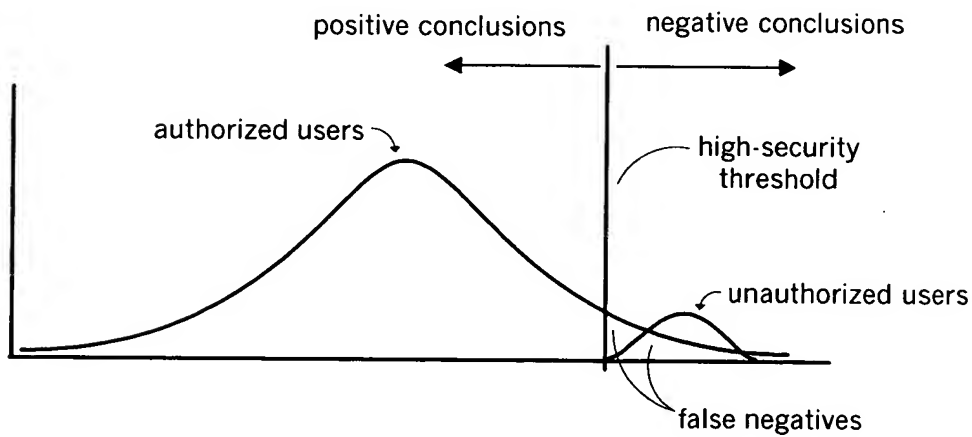


FIGURE 18B
HIGH SECURITY